

UNITED STATES BANKRUPTCY COURT
District of South Carolina

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor listed below was filed on 12/31/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the Bankruptcy Clerk's Office at the address listed below.

NOTE: The staff of the Bankruptcy Clerk's Office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

First National Bancshares, Inc
215 N. Pine St.
Spartanburg, SC 29302

Case Number:

10-09281-hb

Social Security / Individual Taxpayer ID / Employer Tax ID / Other Nos:

58-2466370

Attorney for Debtor(s) (name and address):

Jody A. Bedenbaugh
Nelson, Mullins, Riley and Scarborough
PO Box 11070
Columbia, SC 29211
Telephone Number: (803) 255-9820

Bankruptcy Trustee (name and address):

John K Fort
PO Box 813
Drayton, SC 29333
Telephone Number: (864) 573-5311

Meeting of Creditors:

Date: February 23, 2011

Time: 09:30 AM

Location:

Donald Stuart Russell Federal Courthouse, 201 Magnolia Street, Spartanburg, SC 29306-2355

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the Court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Mailing Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
J. Bratton Davis United States Bankruptcy Courthouse
1100 Laurel Street
Columbia, SC 29201-2423
Telephone Number: 1-803-765-5436
www.scb.uscourts.gov

FILED BY THE COURT ON:

01/03/11

Tammi M. Hellwig, Clerk
U.S. Bankruptcy Court

Public Business Hours: 9:00 AM – 5:00 PM

Date: 1/4/11

EXPLANATIONS

FORM B9B (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this Court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the Bankruptcy Clerk's Office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; and starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the Court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor's representative must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend this deadline.
Bankruptcy Clerk's Office	Any pleading or document that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed on the front side. Certain parties are required to electronically file documents pursuant to the orders of this Court. You may view the public record of this case, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	
Dismissal Notice	This case may be dismissed without further notice or hearing should the debtor fail to comply with SC LBR 1017-2 (providing for dismissal for a failure to: pay the applicable filing fee, file or provide documents, or attend the meeting of creditors).
Miscellaneous Notice	The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call (803)765-5211 or, if long distance, 1-800-669-8767. Please refer to the Court's web site at www.scb.uscourts.gov for further information. Chapter 7 cases: Property of the estate may be abandoned by the trustee at the meeting of creditors unless creditors or parties in interest object to SC LBR 6007-1.